

Tips to help reduce personal injury risks

Learn how to protect your employees, customers, and business

Even the most ordinary objects or seemingly obvious situations can lead to injury risks and possible legal issues involving customers and employees.

Most of us are familiar with the story of why coffee cups feature warnings about containing hot liquids. In a nutshell, a woman's hot coffee fell in her lap after not being secured when she went through a restaurant drive-through. The spill caused injuries, she sued—and won. Was the spill the fault of the establishment that sold her the coffee? Could they predict she would set the cup on her dashboard instead of securing it in her cup holder? Probably not, but the restaurant was still in a legal battle as a result.

Greenhouses and garden centers contain many potential hazards for customers and employees. Seemingly innocent situations, such as standing water, uneven surfaces, hoses left in walkways, or even plants sticking out into the aisles, can cause a serious injury.

You can require your employees to wear slip-resistant footwear that completely covers their feet, but you can't control what your customers wear. As a result, the myriad of risks is increased by summer footwear such as flip-flops, sandals, and open shoes that expose bare toes. Add metal carts, heavy pottery, and thorny plants, and you have a recipe for potential personal injuries.

Prevention is key

Conduct continuous employee training and enforce safety policies—such as requiring proper footwear—to help prevent personal injuries for your staff. Provide regular safety reminders, both verbally and with signage. An example would be training employees on ladder safety and not allowing customers to use a ladder at your business. Here are some more practices to ensure a safer workplace:

- Teach your staff how to prevent slippery surfaces from forming on walkways. If slippery surfaces do form, quickly clean them up and place caution signs in those areas.



- Have your staff immediately report uneven surfaces found on the property so you can repair them.
- Keep hoses and other objects out of walkways to mitigate tripping hazards.
- Educate, demonstrate, and enforce safe lifting techniques.
- Train employees how to use and safely operate forklifts, tractors, and other heavy equipment.
- Make sure all equipment is safe and in good, working condition.
- Use a checklist and perform inspections regularly.
- Move low-hanging items, such as flower baskets, to protect employees and customers from hitting their heads.
- Install security cameras to have access to video of alleged incidents.

Protect yourself with proper insurance

Unfortunately, accidents happen. Employee injury may trigger a workers' compensation claim. Worse yet, customers can take legal action against your business, alleging that failure to properly maintain the premises caused an incident to occur.

Having the proper insurance coverage in place can help protect your business and offer resources to reduce risks at your business. Partner with an insurer that understands your business so you're adequately covered in such cases.

General liability and workers' compensation coverage is a must. These coverages protect your business when the

unexpected happens. Stress that all employees must report all injuries, including those incurred by customers. Take the time to fill out the proper paperwork, which will help when filing insurance claims.

Practicing personal injury prevention is your responsibility as a business owner. Instilling personal ownership in the prevention process upon your employees will make your business safer for all who enter.

If you have questions about reducing the risk of personal injury at your business, contact a Hortica agent at 800-541-5082, or visit hortica.com.

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